



Sharing of Good Practices

Collection of CPF via E-Submission

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CPF Collection System

■ Background on CPF :

- A fully funded, defined contribution scheme.
- Both employers and employees have to make monthly contributions into the employees' (CPF members) individual accounts.
- Today a comprehensive national social security savings scheme with \$166.8 billion for 3.3 million CPF members - meeting retirement, housing and healthcare needs.

■ A key success factor – an **effective** and **efficient** collection system.



CPF Collection System

- Need to provide timely and accurate collection and crediting of CPF into members' individual accounts.
- Employers are responsible for collecting the employee's share of the CPF contributions and paying them promptly together with their share to CPFB every month.
- Today, about 115,000 employers are submitting CPF contributions and payments for 1.72 million employees monthly.



CPF Collection System

- Total CPF collected amounts to about \$1.61 billion every month.
- Supported by an effective recovery and enforcement framework => very low employer default rates.
- In Jul 2009 – was re-certified according to ISO 2001: 9001:2008 Quality Management System standards.
- Need to ensure a continually effective and efficient collection system.



CPF Collection via E-Submission

- Need to get employers onto e-submission.
- CPF Board adopts a 2-prong strategy :
 - Providing different “e” platforms for employers with different needs; and
 - Intensive promotion and providing dedicated support

Providing different “e” platforms for employers with different needs

Electronic mode	Do I need to pay ?	What do I need to e-submit ?	How do I make the payment ?
CPF Website • File transfer • Online Form	No. It's free	Computer with internet access	GIRO / Internet Banking
AXS Stations	No. It's free	N.A.	ATM Card/ GIRO/ Diners Club Credit Card
mPAL	GPRS charges apply	Mobile phone with GPRS access	GIRO
Provident and Tax (PAT) [third-party channel]	Need to pay subscription fees	Computer with internet access	GIRO
Velocity@ocbc [third-party channel]	No. It's free	Computer with internet access	Interfund transfer



Different “e” platforms

■ File Transfer

- Suitable for employers with a compatible payroll system
- Mostly used by large employers
- Simply extract the CPF details from the payroll system and transmit the details to CPF Board as an electronic file

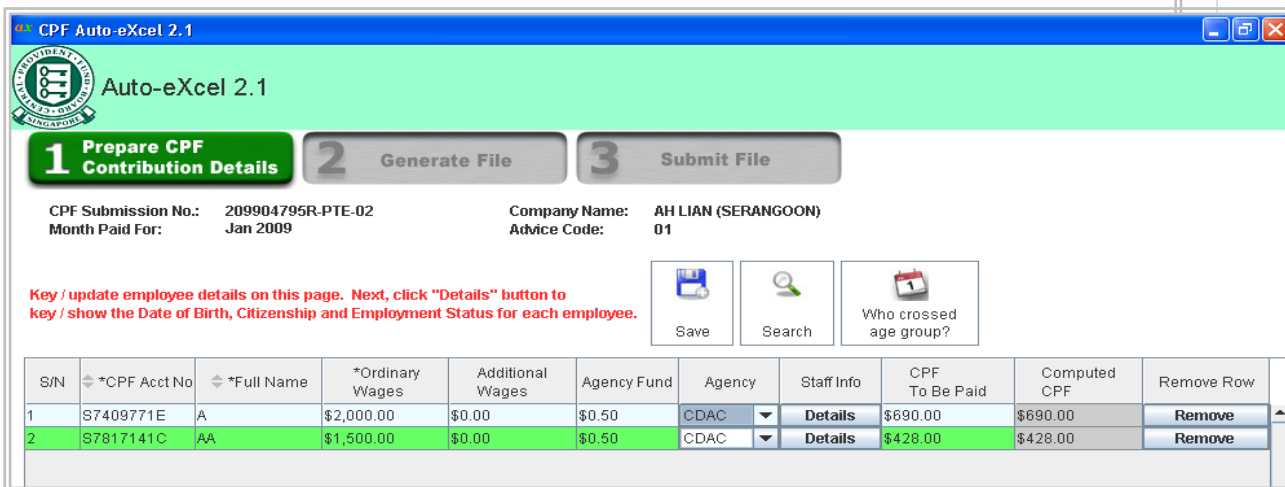
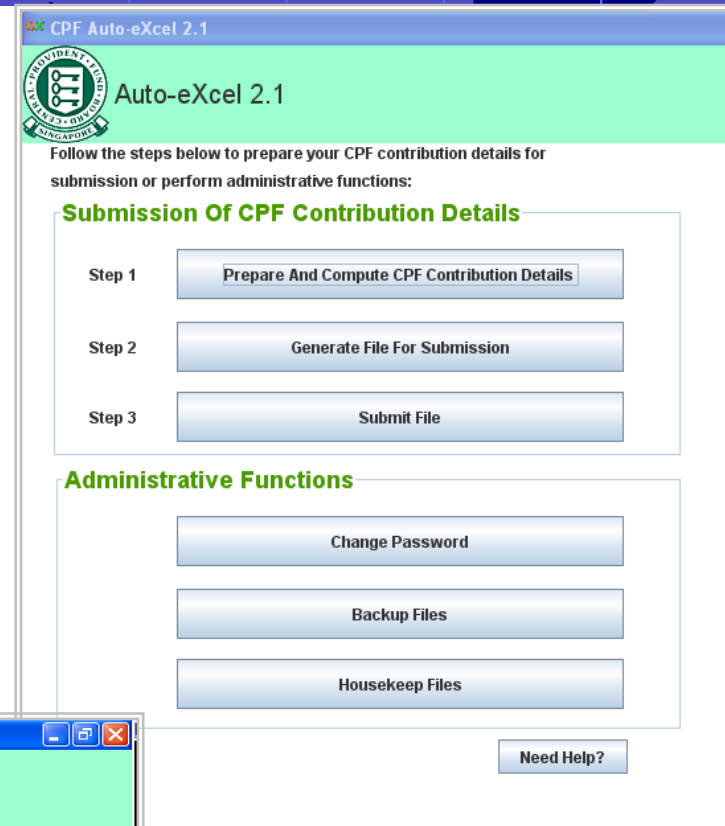
The screenshot shows the 'my cpf' portal of the Central Provident Fund Board. The header includes the CPF Board logo, the text 'Central Provident Fund Board' and 'Saving For Retirement', and a navigation bar with links: Home, About Us, News, Contact Us, Join Us, Feedback, Sitemap, and Useful Links. Below the header, there are tabs for General Information, About e-Submission, Calculators, E-Services, Ask Us, and Logout. The main content area displays a welcome message with the CPF Account Number S0004320F and the last login time on 01/12/2009. It also shows the CPF Submission No. 199507391E-PTE-01 and a 'Return to Main Menu' link. The 'Submission of Contribution Details (FTP)' section is active, showing a progress bar with three steps: (STEP 1) File Upload, (STEP 2) Confirmation & Payment, and (STEP 3) Acknowledgement. Below the progress bar, the submission details are listed: CPF Submission No. 199507391E-PTE-01, Company Name FTP GIRO Same UEN Diff Pmt Code 1, and Group Type Group A. There is a text field for the Filename and a 'Browse...' button. At the bottom, there are 'Back to Main' and 'Continue >>' buttons. The footer contains links for Privacy Statement and Terms of Use, and a copyright notice for 2009.



Different “e” platforms

■ Auto-eXcel

- Since 2004, CPFB has been providing free “Auto-eXcel” software that allows employers to auto-compute and submit their CPF contribution details electronically
- Suitable for medium-sized employers (without payroll system)





Different “e” platforms

■ Online Form

- ❑ Electronic version of the hardcopy Payment Advice that is very simple to use
- ❑ Just copy details from latest month's submission (provided) and amend accordingly
- ❑ Suitable for smaller employers without payroll system

Please make sure that the mandatory fields indicated by*

To remove a record, select the check box beside employee and click "Clear Row".

CPF Submission No. :

Company Name :

Contribution Details for : NOV - 2009

Group Type : Group A

Search By CPF Account No. : GO Clear Search

S/N	* CPF Account No. (SXXXXXXXA)	* Name of Employee	* CPF To Be Paid (\$)	* Ordinary Wages (\$)	* Additional Agency Wages (\$)	Agency Fund (\$)	* Employment Status	Last Date of Employment (DD/MM/YYYY)
1.	<input type="text"/>	TEST EMPLOYEE	1553.00	4500.00	0.00	CDAC	Existing	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	0.00	0.00	0.00		Existing	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	0.00	0.00	0.00		Existing	<input type="text"/>
4.	<input type="text"/>	<input type="text"/>	0.00	0.00	0.00		Existing	<input type="text"/>
5.	<input type="text"/>	<input type="text"/>	0.00	0.00	0.00		Existing	<input type="text"/>
6.	<input type="text"/>	<input type="text"/>	0.00	0.00	0.00		Existing	<input type="text"/>
7.	<input type="text"/>	<input type="text"/>	0.00	0.00	0.00		Existing	<input type="text"/>
8.	<input type="text"/>	<input type="text"/>	0.00	0.00	0.00		Existing	<input type="text"/>
9.	<input type="text"/>	<input type="text"/>	0.00	0.00	0.00		Existing	<input type="text"/>
10.	<input type="text"/>	<input type="text"/>	0.00	0.00	0.00		Existing	<input type="text"/>

Clear Add Page



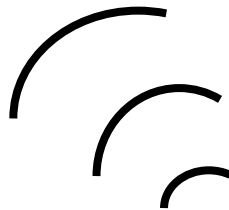
Different “e” platforms

■ AXS Stations

- Need to provide smaller employers with a mode that does not require a PC or internet connection
- AXS is a standalone terminal that allows employers to perform different transactions without the need for a PC or internet connection
- Convenient with more than 600 AXS stations located islandwide
- Very suitable for smaller employers who are not IT-savvy



Different “e” platforms



■ mPAL

- ☐ Suitable for smaller employers who are on the move
- ☐ No PC or internet connection is necessary
- ☐ GPRS charges apply





Different “e” platforms



■ Provident & Tax

- ☐ Dedicated online service
- ☐ Allow submission of monthly CPF details and annual income tax returns to the tax authority

■ Velocity@ocbc

- ☐ Employers with OCBC corporate accounts can logon to Velocity to submit CPF details and make payment via interfund transfer





Intensive promotion and providing dedicated support

CPF Submission

- CPF contribution details must be submitted by 14th of the month for last month's contributions e.g. May's CPF is payable by 14 June
- 2 parts to CPF submission:
contribution details + payment
- 2 ways to do CPF submission:
manual or e-mode



- Regular e-submission seminars
- Briefings and talks in partnership with other agencies





Intensive promotion and providing dedicated support



Central Provident Fund Board
19 Robinson Road, CPF Building, Singapore 068907
Tel: 1800-227 1188

PAYMENT ADVICE

Employers can now submit CPF contribution details and make payment at AXS stations

PART 1: Payment Details For

	AMOUNT	PAID BY EMPLOYER
1. CPF Contributions		
2. B/P CPF late payment interest		
3. Late payment interest on CPF Contribution		
4. Foreign Worker Levy		
5. Late payment penalty for Foreign Worker Levy		
6. Skills Development Levy (SDL)		

PART 2: Contribution Details

How to complete the columns below:

- If your employees' CPF contributions are the same as the previous month's, please tick column (i).
- If there are any changes in your employees' CPF contributions, please fill in the new details in column (i).
- The Ordinary and Additional Wages must be indicated in columns (f) and (g) respectively.

(i) NAME OF EMPLOYEE	(ii) CPF ACCOUNT NO.	(iii) B/P CPF CONTRIBUTION	(iv) LAST CPF CONTRIBUTION DATE	(v) B/P CPF CONTRIBUTION DATE	(vi) ORDINARY WAGE	(vii) ADDITIONAL WAGE

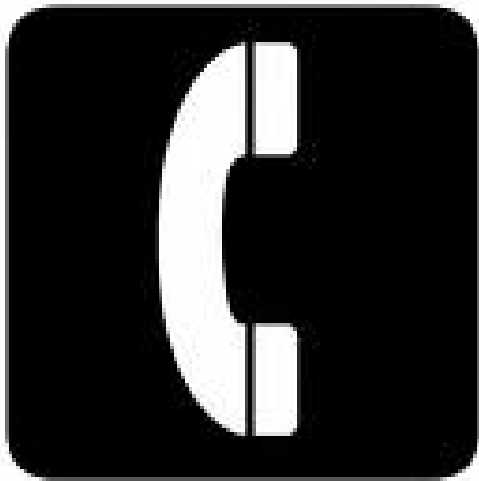
Sign up for our free seminars to learn more about e-submission. For enquiries, please call us at 6220 2340 or email us at employer-esubmission@cpf.gov.sg.

PAGE 10 (LAST PAGE)

- Publicity via CPF website & message boxes on Payment Advice



Intensive promotion and providing dedicated support



- Employers can call a dedicated helpdesk for e-submission queries.
- Site visits are also conducted if employers face technical issues or problems e-submitting their details.



Intensive promotion and providing dedicated support

CPF e-Submission via AXS

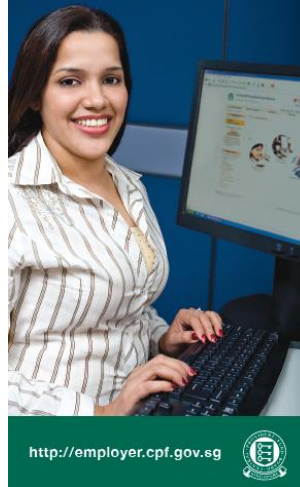


CPF
Auto-eXcel
PLUS

<http://employer.cpf.gov.sg>



Getting Started CPF E-SUBMISSION



- Direct mailers and brochures are sent to employers





New Initiatives

- In Feb 2010, CPFB enhanced its e-submission system to cater for growth and to make it more user-friendly.
- Enhanced “e” platform :
 - “Auto-eXcel Plus”
 - ❖ Online application
 - ❖ Auto-computation of CPF
 - ❖ Electronic Standing Instruction
 - ❖ Longer viewing period for payment records

Central Provident Fund Board
my cpf

Home | About Us | News | Contact Us | Join Us | Feedback | Sitemap | Useful Links

General Information | About e-Submission | Calculators | E-Services | Ask Us | Logout

Welcome, (CPF Account Number: S0004320F)
Your last login as a member was on 01/12/2009 03:04:06 (Singapore Time).

CPF Submission No.: 199507391E-PTE-01 [Return to Main Menu](#)

Employer Contribution

- Submission of Contribution Details (Auto eXcel Plus)
- Submission of Contribution Details (FTP)
- View / Amend / Delete Submission
- View Record of Payment

Employer Information

- Employee Database
- Employer Particulars
- Setup / Enquire Electronic Standing Instruction

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CPF Submission No.: 199507391E-PTE-01
Company Name: FTP GYRO Same UEN Diff Post Code 1
Contribution Details for Group Type: DEC 2009
Group Type: Group A

Search By CPF Account No.

SN	CPF Account No.	Name of Employee	Ordinary Wages (\$)	Additional Agency Wages (\$)	Agency Staff Info Fund (\$)
1	S0000000A		0.00	0.00	0.00
2			0.00	0.00	0.00
3			0.00	0.00	0.00
4			0.00	0.00	0.00
5			0.00	0.00	0.00
6			0.00	0.00	0.00
7			0.00	0.00	0.00
8			0.00	0.00	0.00
9			0.00	0.00	0.00
10			0.00	0.00	0.00

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Conclusion

- Today, almost all large employers are on e-submission. 62.1% of all employers have already converted. In terms of employee count, it's 93.3%.
- With the conversion to e-submission :
 - => No. of Data Entry Officers reduced by 50% !
 - => Employers' errors in submissions reduced by 45% !
- The challenge is to get more smaller employers to convert to e-submission.
- CPF Board will continue to explore and implement new initiatives to enhance its collection system and encourage more employers, especially smaller ones, to convert to e-submission.



Thank You !